

# HEALTH CARE ENROLLMENT 2013 UPDATE

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October 8, 2012

Dear Pensioner:

It's time for CRS pensioners to choose their Medical, Dental and/or Vision coverage for the 2013 calendar year by completing a Health Care Enrollment Form. **If you want your elections to remain the same for 2013, you do not need to return an enrollment form. If you want to make changes to your current elections, you must complete, sign and return a 2013 Health Care Enrollment Form to CRS by November 16, 2012. If you intend to make changes but do not return a completed enrollment form by the due date, your health care elections will remain the same as for 2012.**

To enroll an eligible spouse or dependents for Medical, Dental and/or Vision coverage, the pensioner (person receiving the monthly pension check) must be enrolled in the same coverage. Generally, pensioners can **ONLY** add or remove a person during an annual enrollment period. Otherwise the request must be related to a qualifying event such as:

- Change in the pensioner's legal marital status (such as death or divorce);
- Change in a covered person's employment status that affects other benefit eligibility;
- Dependent ceases to satisfy dependent eligibility requirements.

## MEDICAL COVERAGE

Monthly premiums for the 80/20 PPO plan will be deducted from your pension check beginning February 1, 2013. The monthly premiums for the 80/20 PPO reflect the pensioner's Medicare eligibility and level of family participation.

Members who are eligible for Medicare are required to participate in Medicare Part A (if eligible for free Part A) and Part B. CRS medical coverage is secondary to Medicare coverage. The monthly premiums for Medicare Eligible pensioners are lower than those for Non-Medicare pensioners because CRS medical coverage is secondary to Medicare. The coverage tiers and monthly premiums are shown below.

### **Pensioner + Spouse**

Both Non-Medicare: \$91.85

Non-Medicare + Medicare Eligible: \$68.67

Both Medicare Eligible: \$45.49

### **Pensioner + Spouse + Child(ren)**

Both Non-Medicare: \$106.86

Non-Medicare + Medicare Eligible: \$83.68

Both Medicare Eligible: \$60.49

### **Pensioner Only**

Non-Medicare: \$46.33

Medicare Eligible: \$23.15

### **Pensioner + Child(ren)**

Non-Medicare: \$62.87

Medicare Eligible: \$39.69

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## FULL-TIME STUDENT VERIFICATION

Health care coverage for eligible dependents is available through the end of the month in which they turn age 19, or age 24 if they are unmarried and full-time students at an accredited school. Pensioners requesting health care coverage for eligible dependent children from age 19 to age 24 **are required to provide verification of full-time student status** for the first half of 2013 before January 1, 2013 and for the second half of 2013 before August 1, 2013.

## DENTAL & VISION COVERAGE

If you choose Dental and/or Vision coverage, the premiums will be deducted from your monthly pension check beginning with the February 1, 2013 payment. The monthly premiums for Dental and Vision coverage are shown below. **We are pleased to announce that the Dental maximum annual benefit has been increased from \$1,000 to \$1,200 for 2013 AND that the premiums for both Dental and Vision coverage will remain the same as in 2012.**

### DENTAL

Pensioner \$30.80  
Pensioner + Spouse \$61.61  
Pensioner + Child(ren) \$60.07  
Pensioner + Spouse + Child(ren) \$90.87

### VISION

Pensioner \$3.28  
Pensioner + Spouse \$6.24  
Pensioner + Child(ren) \$6.56  
Pensioner + Spouse + Child(ren) \$9.65

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## PURCHASING HEALTHCARE COVERAGE FOR NON-ELIGIBLE SPOUSE & DEPENDENTS

“Non-eligible” refers to a legally married spouse married AFTER the date of retirement AND/OR biological or legally adopted children who were born or adopted AFTER the date of retirement. You may purchase healthcare coverage for a non-eligible spouse and/or dependents by paying the full premium cost for coverage through monthly pension check deduction. **If you are interested in purchasing coverage for non-eligible family members** please call the Retirement Office at 513-352-3227 by **October 26, 2012** to receive the required forms and information.

## **IMPORTANT REMINDERS & DEADLINES**

**If you want your elections to remain the same for 2013, you do not need to return an enrollment form.**

**If you want to make changes to your current elections, you must complete, sign and return a 2013 Health Care Enrollment Form to CRS by November 16, 2012.**

**If you want to purchase coverage for non-eligible family members, you must contact CRS by October 26, 2012 for the required forms and premium information.**

**If you intend to make changes but do not return a completed enrollment form by the due date, your health care elections will remain the same as for 2012.**

**In order to enroll a spouse or dependents for Medical, Dental and/or Vision coverage, the pensioner must be enrolled in the same coverage.**

**2013 Health Care Enrollment elections become effective January 1, 2013.**

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## **QUESTIONS**

You can contact the Cincinnati Retirement System at 513-352-3227 or by sending an email to: [retirement@cincinnati-oh.gov](mailto:retirement@cincinnati-oh.gov). You can also visit the CRS Website located at: <http://www.cincinnati-oh.gov/retirement/>